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Express Mail Label No. EV047160230US

PATENT APPLICATION
Docket No. 1384.2.14C

August 21, 2003

Commissioner for Patents:

Filed herewith is a continuation application under 37 C.F.R. § 1.53(b)(1) for letters patent for PROMOTING SAVINGS BY FACILITATING INCREMENTAL COMMITMENTS MADE WITH CREDIT CARD AND OTHER CONSUMER-INITIATED TRANSACTIONS, in the name of inventor John W.L. Ogilvie, comprising 42 pages of specification and claims, and 5 sheets of drawings.

As noted on the enclosed Application Data Sheet, this continuation application claims priority to prior non-provisional application 09/472,658 filed December 27, 1999, for which the issue fee has been paid but no patent has yet issued. A true copy of that prior application is enclosed, with a true copy of the original Declaration and Power of Attorney. The prior application is not being abandoned. The inventor in this continuation application is the same as in the prior application.

The following are also enclosed:

An Application Data Sheet;

A Preliminary Amendment to be entered before filing fees are calculated;

A Certificate of Mailing by Express Mail and self-addressed stamped postcard.

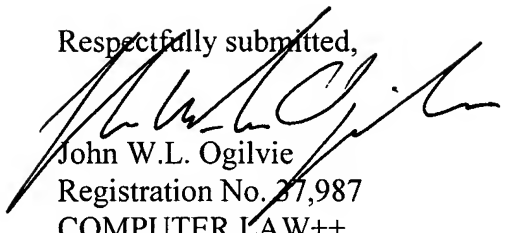
Please associate this application with **Customer Number 23484**.

Assistant Commissioner for Patents

August 21, 2003

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Respectfully submitted,



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CERTIFICATE OF MAILING UNDER 37 CFR 1.10

I hereby certify that the correspondence listed below is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on August 21, 2003 addressed to the Commissioner for Patents, Mail Stop Patent Application, P.O. Box 1450, Alexandria, VA 22313-1450:

Certificate of Mailing, Postcard

Transmittal Letter

Copy of Inventor's Declaration

True copy of prior Patent Application including title page, 42 pages of specification and claims, and 5 drawing sheets

Application Data Sheet

Preliminary Amendment



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